



Order Filed on December 10, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1
William H. Oliver, Jr., Esq. OLIVER & LEGG, LLC 2240 Highway 33, Suite 112 Neptune, New Jersey 07753 732-988-1500 Attorney for Debtor(s) courtdocs@oliverandlegg.com
In Re: Salvatore Caravello, Jr. Tara Caravello, Debtors

Case No.: 21-14200

Hearing Date: December 8, 2021 @ 9am

Chapter: 13

Judge: MBK

**ORDER MODIFYING PROOF OF CLAIM #5
OF CAPITAL ONE AUTO FINANCE**

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

DATED: December 10, 2021


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtor: Salvatore Caravello, Jr. and Tara Caravello
Case No. 21-14200

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This matter having been opened to the Court by William H. Oliver, Jr. and the Law Offices of Oliver & Legg, LLC, attorneys for the Debtors, on an Objection to Claim #5 of the Capital One Auto Finance and the Court having considered the pleadings in this matter, the argument of counsel and for good cause shown, it is

ORDERED that:

1. Proof of Claim #5 of Capital One Auto Finance shall be **MODIFIED** to a secured claim; and
2. Proof of Claim #5 of Capital One Auto Finance is hereby modified to \$22,378.89 at 3.78% for a total repayment of \$24,595.00; and
3. A copy of this Order shall be served upon the Debtor, the Chapter 13 Trustee and all interested parties and appearing parties within ⁷____ days of the date hereof.

In re:
Salvatore Caravello, Jr.
Tara Caravello
Debtors

Case No. 21-14200-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 10, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Salvatore Caravello, Jr., Tara Caravello, 540 Bryn Mawr Drive, Brick, NJ 08723-5012

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2021 at the address(es) listed below:

Name	Email Address
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Albert Russo	docs@russotrustee.com
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Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
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Lauren Moyer	on behalf of Creditor Fifth Third Bank National Association nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
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U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
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William H. Oliver, Jr.	on behalf of Debtor Salvatore Caravello Jr. court docs@oliverandlegg.com, R59915@notify.bestcase.com
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William H. Oliver, Jr.	
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District/off: 0312-3

User: admin

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Form ID: pdf903

Total Noticed: 1

on behalf of Joint Debtor Tara Caravello court docs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 6